

11/25/2019

Insured: Arthur T. Mott et al

Company: Midvale Indemnity Company

Policy #: HSDC00215-01

Policy Period: 11/26/2019-11/26/2020

Robert Taylor **RT** Specialty 58 South Service Rd. STE 130 Melville, NY 11747

Re: Arthur T. Mott et al

Dear Robert

Please find the enclosed policy(s) for the above named insured. Please review for accuracy and inform our office of any changes that may be necessary.

If you have any questions please do not hesitate to call your underwriter.

Sincerely,

Jennifer Orozco

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Underwritten By: Midvale Indemnity Company

a Wisconsin stock company

Home Office: 6000 American Parkway, Madison, WI 53783

DUAL

1100 5th Avenue South, Suite 301

Naples, FL 34102 Tel. +1 973 631 7575 Fax +1 239 263 1808

www.dualcommercial.com

COMMON POLICY DECLARATIONS

POLICY NUMBER: HSDC00215-01

POLICY TERM YEAR ACCOUNT NUMBER ADJ. NO.

PRODUCER NAMED INSURED AND MAILING ADDRESS

RT Specialty Arthur T. Mott et al

PO Box 648, Freeport, NY 11520

POLICY PERIOD:

FROM: 11/26/2019 TO: 11/26/2020 AT 12:01 A.M. STANDARD TIME AT YOUR

MAILING ADDRESS SHOWN

ADJUSTMENT DATE:

BUSINESS DESCRIPTION: Apartment Buildings

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE

AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS:

Commercial Property Coverage Part

Commercial General Liability Coverage Part

NYFF

PREMIUM

REDACTED \$

TOTAL \$ 699,416.32

\$

FORMS APPLICABLE TO ALL COVERAGE PARTS: See Attached Schedule of Forms

TOTAL PREMIUM

THE POLICY MAY BE SUBJECT TO ADJUSTMENT.

NOTICE

THESE POLICY FORMS AND THE APPLICABLE RATES ARE EXEMPT FROM THE FILING REQUIREMENTS OF THE NEW YORK STATE INSURANCE DEPARTMENT. HOWEVER, SUCH FORMS AND RATES MUST MEET THE MINIMUM STANDARDS OF THE NEW YORK INSURANCE LAW AND REGULATIONS.

M ILU 001 NY 03 18

CLASS: 2-01006

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Underwritten By: Midvale Indemnity Company a Wisconsin stock company

Home Office: 6000 American Parkway, Madison, WI 53783

COUNTERSIGNED 11/25/2019

DATE

AUTHORIZED REPRESENTATIVE

NOTICE: THESE POLICY FORMS AND THE APPLICABLE RATES ARE EXEMPT FROM THE FILING REQUIREMENTS OF THE NEW YORK STATE INSURANCE DEPARTMENT. HOWEVER, SUCH FORMS AND RATES MUST MEET THE MINIMUM STANDARDS OF THE NEW YORK INSURANCE LAW AND REGULATIONS

Named Insured: Arthur T. Mott et al

Policy No: HSDC00215-01

Schedule of Forms

Form Name	Form Edition No
Common Policy Declarations Page	M ILU 001 NY 03 18
Schedule of Forms	Schedule of Forms
Signature Page	MIL 00515 03 18
Notice to All Policyholders	Midvale Claim Form
Common Policy Conditions	IL 00 17 11 98
New York Changes - Premium Audit	CG 01 04 12 04
New York Changes - Transfer Of Duties When A Limit Of Insurance Is Used Up	CG 26 21 10 91
New York Changes	CP 01 33 10 12
New York Changes - Commercial General Liability Coverage Form	CG 01 63 07 11
New York Changes - Fungus, Wet Rot And Dry Rot	CP 01 64 10 12
New York - Exclusion Of Loss Due To Virus Or Bacteria	CP 01 78 08 08
New York Changes - Cancellation And Nonrenewal	IL 02 68 01 14
New York Changes - Fraud	IL 01 83 08 08
Commercial General Liability Schedule	M CGU 002 03 18
Designation Of Premises Schedule	M ILU 002 03 18
Commercial General Liability Declarations	MDEC 108 NY 05 18
Commercial General Liability Coverage Form	CG 00 01 04 13
Exclusion Of Certified Acts Of Terrorism	CG 21 73 01 15
Amendment Of Insured Contract Definition	CG 24 26 04 13
Designated Location(s) General Aggregate Limit With Cap	MCG 25 530 03 18
Hired Auto And Non-Owned Auto Liability Insurance	MCG 04 751 NY 05 18
Additional Insured - Mortgagee, Assignee Or Receiver	MCG 20 603 03 18
Limitation Of Coverage To Designated Premises Or Projects	CG 21 44 07 98
Employment-Related Practices Exclusion	CG 21 47 12 07
Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data- Related Liability - With Limited Bodily Injury Exclusion	CG 21 06 05 14
Absolute Asbestos Exclusion	MCG 21 510 03 18
Exclusion - Lead-Based Paint	MCG 21 784 03 18
Limitation - No Stacking Of Occurrence Limits Of Insurance	MCG 25 511 0318
Exclusion - Year 2000 Computer-Related And Other Electronic Problems	CG 21 60 09 98
Exclusion - Punitive Or Exemplary Damages	MCG 21 712 NY 05 18
Independent Contractors Endorsement	MCG 04 759 03 18
Total Pollution Exclusion with Heating and Cooling	CG 21 65 12 04
Commercial Property Declarations	M CPU 001 03 18
Commercial Property Declarations - Continued	M CPU 002 03 18
Commercial Property Conditions	CP 00 90 07 88
Cancellation Changes	CP 02 99 06 07
Exclusion Of Certified Acts Of Terrorism	IL 09 53 01 15
Ordinance Or Law Coverage	CP 04 05 10 12
Causes Of Loss - Special Form	CP 10 30 10 12
Earthquake Coverage Endorsement	MCP 04 601 0318
Business Income (Without Extra Expense) Coverage Form	CP 00 32 10 12
Building And Personal Property Coverage Form	CP 00 10 10 12

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Form Name	Form Edition No
Protective Safeguards	CP04111012
Discharge From Sewer, Drain Or Sump	CP 10 38 10 12
Equipment Breakdown Coverage	MCP 04 557 03 18
Equipment Breakdown Coverage Schedule	MCP 04 546 03 18
Electrical Disturbance Buyback Coverage - New York	MCP 04 597 0318
Flood Coverage Endorsement	MCP 04 602 3018
Loss Payable Provisions	CP 12 18 10 12
Exclusion Of Certain Computer-Related Losses	IL 09 35 07 02
Nuclear Energy Liability Exclusion Endorsement (Broad Form)	IL 00 23 07 02
Pollutants Definition - Amendment	MIL 01 533 0318

This policy is signed by officers of the Company shown on the Declarations page of this policy.

Home Office: Midvale Indemnity Company 6000 American Parkway Madison, WI 53783

Fabian Fondriest, Chief Executive Officer